

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE:** : **Chapter 13**  
**TERRA L. JOHNSON,** :  
**Debtor** : **Bky. No. 17-17506 ELF**

**O R D E R**

**AND NOW**, upon consideration of the Motion to Approve Mortgage Modification (“the Motion”) (Doc. # 72) filed by U.S. Bank National Association, as Trustee et al (“the Lender”), and after notice and hearing, and there being no objection thereto, it is hereby **ORDERED** that:

1. The Motion is **GRANTED**.
2. The Debtor is **AUTHORIZED** to enter into the loan modification transaction as set forth in the Motion and consummation of the transaction **SHALL NOT CONSTITUTE** a violation of the automatic stay, 11 U.S.C. §362(a).
3. If: (a) the Lender has filed a proof of claim on account of pre-petition arrears and (b) the Trustee determines that the loan modification provides for reinstatement of the loan account and the elimination of the pre-petition arrears, the Trustee may treat the Lender’s proof of claim as **DISALLOWED** insofar as it constitutes a demand for payment of prepetition arrears.

**Date: September 27, 2018**

  
**ERIC L. FRANK**  
**U.S. BANKRUPTCY JUDGE**